

IN THE CLAIMS

Please amend Claims 1, 4, 5 and 9, and cancel claim 19 as indicated below.

The following is a complete listing of the claims in this application, reflects all changes currently being made to the claims, and replaces all earlier versions and all earlier listings of the claims.

1. (Currently Amended) An ~~E-Acquisition~~ acquisition system comprising:

a ~~computerized~~ client interface system configured to accept one or more event requests ~~data~~ from at least one one or more clients; ~~and~~

a computerized account processing system comprising:

a plurality of ~~product or service specific~~ handler systems,

wherein said computerized account processing system communicates with said client interface system and is configured to facilitate ~~product or service~~ fulfillment of said one or more event requests ~~for said client~~,

wherein said computerized account processing system ~~to~~ selects one of said plurality of ~~product or service specific~~ handler systems to process said one or more event requests ~~from said one or more client~~, and ~~to~~ transmits said one or more event requests ~~data~~ to the selected ~~product or service specific~~ handler system,

wherein said plurality of ~~product or service specific~~ handler systems are configured to perform ~~product or service specific~~ business logic related to said one or more event requests from said one or more clients, in response to receiving the one or more ~~transmitted event requests data~~,

~~wherein~~ said computerized account processing system further comprising ~~comprises~~: at least one worker utility invoked by said selected handler system to perform tasks associated with fulfilling said one or more event requests to perform the product or service fulfillment for said client;

a computerized customer interface system providing services to a plurality of customers of the computerized account processing system,

wherein the plurality of customers employ the computerized account processing system to facilitate event request fulfillment for the one or more clients and the plurality of customers are different from the one or more clients,

wherein, through the computerized customer interface system, at least one of the plurality of customers adds one or more new worker utilities to the computerized account processing system and the one or more new worker utilities conform to a set of standards required by the computerized account processing system,

wherein the one or more new worker utilities are utilized to facilitate event request fulfillment for the one or more client requests on behalf of the at least one of the plurality of customers, and

wherein at least one other customer of the plurality of customers also utilizes the one or more new worker utilities to facilitate event request fulfillment.

2. (Previously Presented) The system of claim 1, further comprising an application server on which said computerized account processing system resides.

3. (Original) The system of claim 2, wherein said application server is a

J2EE-compliant Java Application Server.

4. (Currently Amended) The system of claim 1, wherein said plurality of ~~product or service-specific~~ handler systems are software modules deployed as a Java Objects.

5. (Currently Amended) The system of claim 1, further comprising a dispatcher configured to determine which one of said plurality of ~~product or service-specific~~ handler systems will process said event request from said client, and to transmit said event request ~~data~~ to the determined ~~product or service-specific~~ handler system.

6. (Previously Presented) The system of claim 1, further comprising an interface, wherein said at least one worker utility is configured to perform a specific task by communicating with said interface.

7. (Previously Presented) The system of claim 6, said interface comprising any one of the following: credit bureaus, databases, new card services, card authorization services, general accounts system, and new card services

8. (Previously Presented) The system of claim 1, wherein said selected handler is configured to facilitate a new account application process.

9. (Currently Amended) The system of claim 1, wherein said handler is

configured to execute fulfillment logic to deliver ~~said~~ a products or services.

10. (Previously Presented) The system of claim 1, wherein said selected handler is configured to facilitate an authentication of a user.

11. (Previously Presented) The system of claim 1, wherein said selected handler is configured to facilitate a sign-on process for online users.

12. (Previously Presented) The system of claim 1, wherein said selected handler is configured with communication protocols for communicating with the workers.

13. (Previously Presented) The system of claim 1, wherein said at least one worker utility performs a discrete unit of work to perform a specific task.

14. (Previously Presented) The system of claim 1, wherein said event request comprises an event selected from a group of events consisting of online banking account set-up, credit bureau access, epay account set-up, brokerage account set-up, membership banking set-up, user authentication, electronic payment, savings account set-up, checking account setup, and rewards program setup.

15. (Previously Presented) The system of claim 1, wherein said at least one worker utility comprises one or more of the following worker utilities:

an email worker;

a CBI worker;
an application specific worker;
a profile worker;
and a data capture worker.

16. (Previously Presented) The system of claim 1, wherein said at least one worker utility is a CBI worker.

17. (Previously Presented) The system of claim 16, wherein said CBI worker utility is configured with suitable protocols for communicating with a CBI server; wherein said CBI server interfaces with at least one credit bureau.

18. (Previously Presented) The system of claim 1, further comprising a web server user interface configured to interact with said client interface system.

19 - 38. (Canceled)